

United States Bankruptcy Court
Southern District of MississippiIn re:
Jocelyn Nichole Kitchen
DebtorCase No. 20-50386-KMS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0538-6

User: mssbad

Page 1 of 3

Date Rcvd: Apr 08, 2025

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db	+ Jocelyn Nichole Kitchen, 3514 W 40th Ave Unit B, Anchorage, AK 99517-2731
4853890	+ AAA Ambulance, 207 S 28th Ave, Hattiesburg, MS 39401-7155
4853893	+ Alaska Trauma & Acute, 2006 Swede Rd, Suite 100, Norristown, PA 19401-1787
4853900	Forest General Hospital, 6051 US 49, Hattiesburg, MS 39401
4853901	+ GCI Communications, 2550 Denali St, Suite 1000, Anchorage, AK 99503-2751
4853902	+ General Communication, Attn: Bankruptcy, 3310 Arctic Blvd, Anchorage, AK 99503-4576
4853903	General Communication, 3110 Arctic Blvd, Anchorage, AK 99509
4853905	+ Hub Care Pathology, 5052 W 4th St, Hattiesburg, MS 39402-1069
4853907	+ Merit Health, P.O. Box 188, Brentwood, TN 37024-0188
4853911	+ Torri Griffith, 110 Lucilles Rd, Magee, MS 39111-2927
4856057	Wesley Health System, LLC, c/o David L. Mendelson, Esq., MENDELSON LAW FIRM, PO BOX 17235, Memphis, TN 38187-0235

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4853894	Email/Text: SC_Enforcement_Bankr@globalcu.org	Apr 08 2025 19:48:00	Alaska USA FCU, P.o. Box 196613, Anchorage, AK 99519
4869181	Email/Text: SC_Enforcement_Bankr@globalcu.org	Apr 08 2025 19:48:00	Alaska USA Federal Credit Union, PO Box 196200, Anchorage, AK 99519
4853891	+ Email/Text: bnc@teampurpose.com	Apr 08 2025 19:48:00	Advance America, 4600 Hardy St, Ste 6, Hattiesburg, MS 39402-1349
4853892	+ Email/Text: operations@alaska.gov	Apr 08 2025 19:48:00	Alaska Commission, 3030 Vintage Blvd, Juneau, AK 99801-7100
4863926	+ Email/Text: operations@alaska.gov	Apr 08 2025 19:48:00	Alaska commission on Postsecondary Education, ACPE, PO Box 110505, Juneau AK 99811-0505
4853895	+ Email/Text: bankruptcy@arserv.com	Apr 08 2025 19:48:00	Armstrong & Associates, 208 Adams St, Mobile, AL 36603-6598
4853896	+ EDI: BANKAMER	Apr 08 2025 23:45:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
4870916	+ EDI: BANKAMER2	Apr 08 2025 23:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4853898	Email/Text: banko@cornerstonecredit.net	Apr 08 2025 19:48:00	Cornerstone Credit, P.O. Box 92090, Anchorage, AK 99509
4853897	+ EDI: WFNNB.COM	Apr 08 2025 23:45:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
4853899	+ Email/Text: contested@gulfsouthlegal.com	Apr 08 2025 19:48:00	Couch Conville Blitt, 1301 West Pine St, Hattiesburg, MS 39401-6339
4889887	+ Email/Text: bankruptcy@towerloan.com	Apr 08 2025 19:48:00	Gulfco of Mississippi, LLC, P.O. Box 320001,

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4853904	Email/Text: kristie.pope@hattiesburgclinic.com	Apr 08 2025 19:48:00	Flowood, MS 39232-0001 Hattiesburg Clinic, P.O. Box 3488, Tupelo, MS 38803-3488
4887676	EDI: JEFFERSONCAP.COM	Apr 08 2025 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4853906	Email/Text: cdavenport@lawmemphis.com	Apr 08 2025 19:48:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
4853908	^ MEBN	Apr 08 2025 19:44:35	Navient, Po Box 3229, Wilmington, DE 19804-0229
4853909	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 08 2025 19:48:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561
4886654	EDI: Q3G.COM	Apr 08 2025 23:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4888117	EDI: SALLIEMAEBANK.COM	Apr 08 2025 23:45:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
4853910	+ EDI: SYNC	Apr 08 2025 23:45:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4853912	Email/Text: bankruptcy@towerloan.com	Apr 08 2025 19:48:00	Tower Loan, Pob 320001, Flowood, MS 39232
4853913	+ Email/Text: Bankruptcies@umc.edu	Apr 08 2025 19:48:00	UMMC, P.O. Box 3488, Dept 05-077, Tupelo, MS 38803-3488
4853914	EDI: USAA.COM	Apr 08 2025 23:45:00	USAA Credit Card, 10750 McDermott Freewa, San Antonio, TX 78288-9876
4853915	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 08 2025 20:02:16	Wells Fargo, 800 Walnut, Des Moines, IA 50309-3891
4883561	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 08 2025 20:02:16	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Alaska USA Federal Credit Union

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

District/off: 0538-6

User: mssbad

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Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Karen A. Maxcy	on behalf of Creditor Alaska USA Federal Credit Union karen.maxcy@mccalla.com BankruptcyECFMail@mccallaraymer.com;mccallaecf@ecf.courtdrive.com
Thomas Carl Rollins, Jr	on behalf of Debtor Jocelyn Nichole Kitchen trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Jocelyn Nichole Kitchen		Social Security number or ITIN xxx-xx-4848
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<hr/>		EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
	<hr/>		EIN -----
United States Bankruptcy Court for the Southern District of Mississippi			
Case number: 20-50386-KMS			

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jocelyn Nichole Kitchen

Dated: 4/8/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.